**Figure 1**

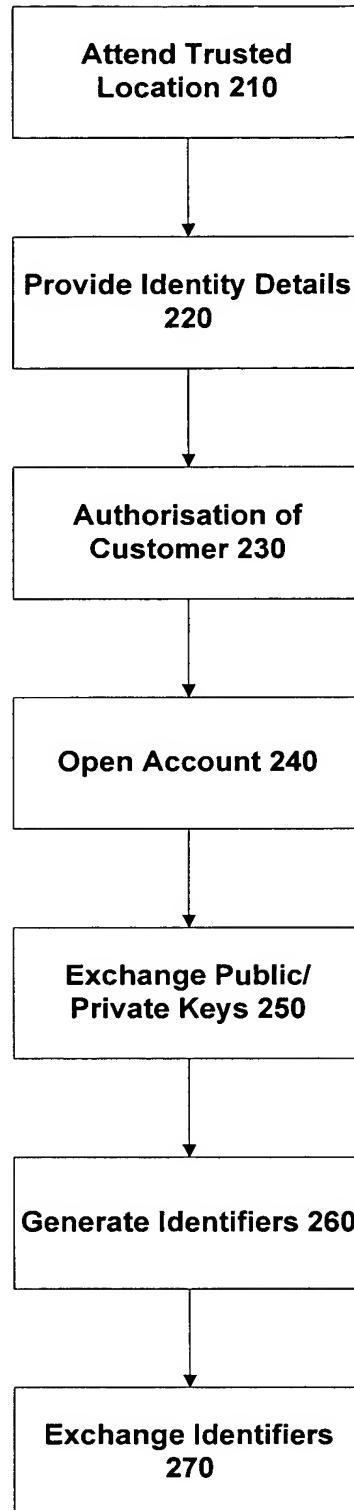
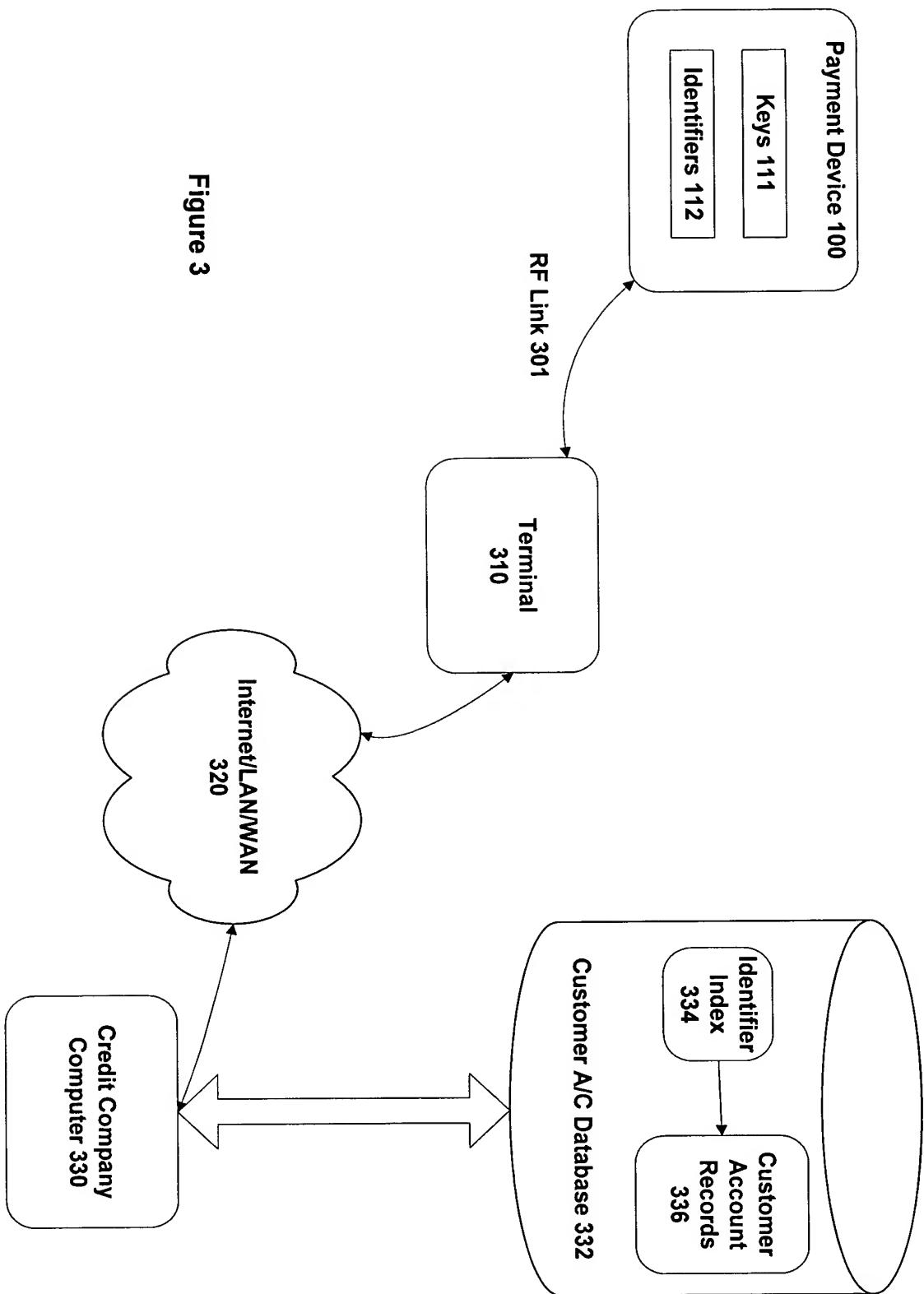


Figure 2



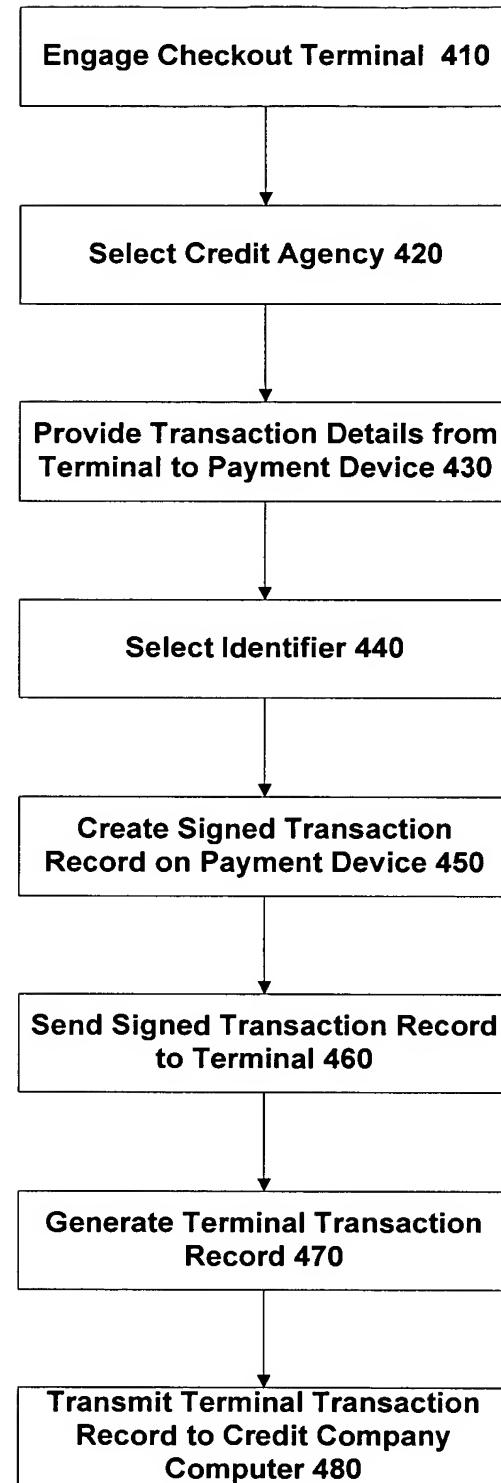


Figure 4

Payment Device 100
Terminal 310

Credit Company
Computer 330

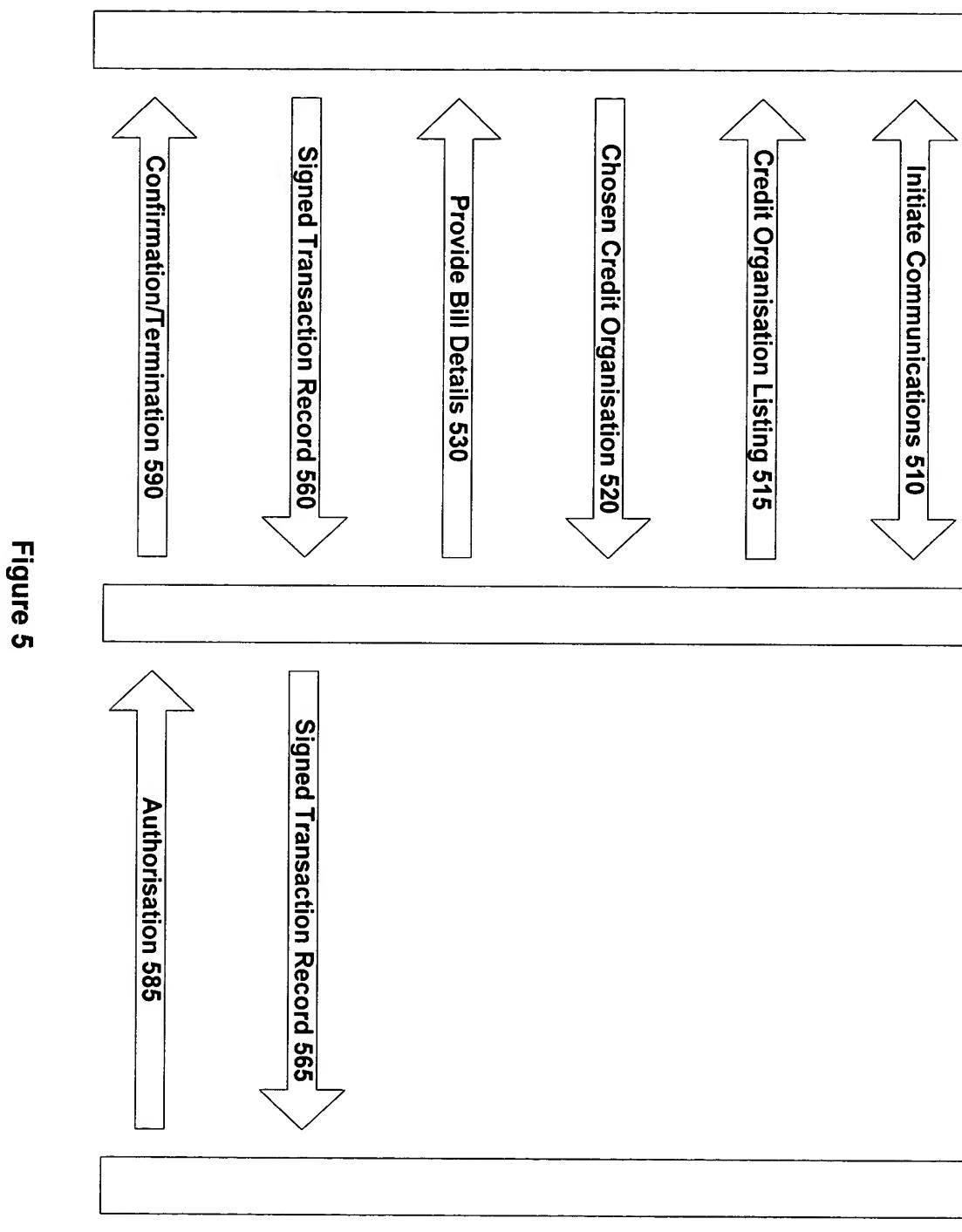


Figure 5